

## Aston Capital -Customer Relationship Summary (CRS)

May 11, 2020

Aston Capital registered with the State of Florida, and the Securities and Exchange Commission as an Investment Adviser

We are an investment advisor and provide advisory accounts and services rather than brokerage accounts and services. This document gives you a summary of the types of services we provide and how you pay. Please feel free to contact us for more information. There are free and simple tools available to research forms and financial professionals at [Investors.gov/CRS](https://www.investors.gov/crs) which also provides educational materials regarding investment advisors and investing.

### ***What investment services and advice can you provide me?***

We offer investment advisory services to retail clients and pooled investment products such as funds and other investment products.

- If you open an advisory account, you will pay an on-going asset-based fee at the end of each quarter for our services, based on the value of the cash and investments in your advisory account.
  - We will offer you advice on a regular basis. We will discuss your investment goals, design with you a strategy to achieve your investment goals, and regularly monitor your account. We will contact you either by phone or email at least quarterly to discuss your portfolio.
  - You can choose an account that allows us to buy and sell investments in your account without asking you in advance (a “discretionary account”) or we may give you advice and you decide what investments to buy and sell (a “non-discretionary account”)
  - We offer discretionary investment lines with pre-set investment structures which clients can choose from based on their investment profile.
  - We provide investment advisory services for clients using custodians recommended by the firm, sometimes with reduced transaction rates, or with the client’s own custodian.
  - We offer account consolidation services for clients with investment accounts at different financial institutions.
  - Services includes:
    - Account Monitoring at least monthly
    - Account and portfolio reports
    - Investment Ideas
  - For the advisory services, we have minimum account values of \$10,000,000 and minimum account fees of \$7,500.00 per quarter.
  - Funds managed by Aston Capital have minimum investments of \$100,000 and management fees starting at 1% per year.
  - Some investment products such as bonds have minimum denominations which can limit an investor’s ability to purchase in their account.
  - We may offer products available from internal managed funds such as: Aston Fund, Aston Quant Investments, Aston Direct Lending.
- Our investment advice covers a broad range of investments including stocks, exchange traded funds (ETF), bonds, mutual funds, hedge funds, private equity funds, venture capital funds and real estate assets. Other

firms could provide advice on a wider range of choices and strategies, some of which may have lower costs.

*Given my financial situation, should I choose an investment advisory service? Why or why not?*

There are several considerations when choosing an investment advisory service. One consideration is the fee charged. Advisory fees are charged based on the account value including cash in the portfolio at the end of a quarter. These fees could be more than brokerage fees which are paid per transaction based on the number of transactions conducted over the same period. This is a factor that should be considered when choosing a service. Another factor is the service provided and potential conflicts. Advisors are compensated based on the account value, whereas brokerage accounts are charged per trade which could cause potential conflicts, as an incentive to include excessive trades on your account or distribution of funds based on the fees the broker receives.

*How will you choose investments to recommend to me?*

We maintain an approved core list of securities that can be recommended for investment. These securities are approved by the firm's investment management committee. Investment recommendations are done based on the client's investment profile and market conditions.

*What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?*

Our experience includes University Master degrees and over 25 years of cumulative investment experience in different countries and the Chartered Financial Professional (CFA) license.

### ***What fees will I pay?***

We charge an annual fee paid quarterly based a percentage of the account's value including securities and cash at the end of the quarter with a minimum assessed fee of \$7,500 or investment advisory services. We do not include fees from custodians or other third-party vendors that the client may use which could include fees such as: ticket charges, monthly fees, maintenance fees, postage and handling fees. These fees are paid directly by the client to their custodian or vendor.

You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying.

When we act as your investment adviser, we have to act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice, we provide you.

*Help me understand how these fees and costs might affect my investments. If I give you \$10,000,000 to invest, how much will go to fees and costs, and how much will be invested for me?*

Here are some examples to help you understand what this means.

*As an example, if you invest \$10,000,000 and we charge 0.3% as our investment management fee, the fee would be \$30,000 annually, or \$7,500 quarterly.*

*If however your account value was \$1,000,000, our calculated investment management fee is the greater of our 0.3% example rate (\$3000 annually or \$750 quarterly), or the minimum of \$7,500 per quarter. In this case, you would pay the \$7,500 minimum fee.*

*How might your conflicts of interest affect me, and how will you address them?*

Conflicts of interest are mitigated by paying our employees a fixed salary and discretionary bonus.

*As a financial professional, do you have any disciplinary history? For what type of conduct?*

Neither the firm nor our financial professionals have a legal or disciplinary history. For more information, please go to [Investor.gov/CRS](http://Investor.gov/CRS) for free and simple search tool to research you and your financial professionals.

*Who is my primary contact person? Is he or she a representative of an investment adviser or a broker-dealer? Who can I talk to if I have concerns about how this person is treating me?*

Your primary contact person is your investment advisor. For more information regarding our firm or our services, or for up to date information, please contact us at 786 866-3783